

# Roofers Local 81 Health and Welfare Plan Health Reimbursement Account: What's Eligible?

The IRS defines eligible health care expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental condition or illness. This list is *not meant to be all-inclusive*.

Medical expenses include the premiums you pay for insurance that covers the expenses of medical care, and the amounts you pay for transportation to get medical care. Medical expenses also include amounts paid for qualified long-term care services and limited amounts paid for any qualified long-term care insurance contract.

## Eligible Expenses and OTC Items

### DENTAL SERVICES

Dental X-Rays  
Dentures  
Exams/Teeth Cleaning  
Extractions  
Fillings  
Gum Treatment  
Oral Surgery  
Orthodontia/Braces

### MEDICAL TREATMENTS/PROCEDURES

Acupuncture  
Alcoholism and Drug Addiction (inpatient treatment)  
Hearing Exams  
Hospital Services  
Infertility  
In Vitro Fertilization  
Norplant Insertion or Removal  
Physical Examination (not employment-related)  
Physical Therapy  
Reconstructive Surgery (medically necessary)  
Speech Therapy  
Sterilization  
Transplants (including organ donor)  
Vaccinations/Immunizations  
Vasectomy and Vasectomy Reversal  
Weight Loss Programs (as prescribed by your doctor)  
Well Baby Care

### OBSTETRIC SERVICES

Lamaze Class (child rearing classes excluded)  
Midwife Expenses  
OB/GYN Exams  
OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)  
Pre and Postnatal Treatments

### LAB EXAMS/TESTS

Blood Tests  
X-Rays  
Cardiographs  
Laboratory Fees  
Metabolism Tests  
Urine/Stool Analysis

### VISION SERVICES

Eye Examinations  
Eyeglasses  
Contact Lenses  
Laser Eye Surgeries  
Artificial Eyes  
Prescription Sunglasses  
Radial Keratotomy/LASIK

### MEDICATION

Insulin  
Prescribed Birth Control and Vitamins  
Prescription Drugs

### PRACTITIONERS

Allergist  
Chiropractor  
Christian Science  
Dermatologist  
Homeopath  
Naturopath  
Osteopath  
Physician  
Psychiatrist  
Psychologist

### MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal/Back Supports  
Ambulance Services  
Arches/Orthopedic Shoes  
Contraceptive, prescribed  
Counseling  
Crutches  
Hearing Devices and Batteries  
Hospital Bed  
Learning Disability (special school/teacher)  
Medic Alert Bracelet or Necklace  
Oxygen Equipment  
Prescribed Medical and Exercise Equipment  
Prosthesis  
Splints/Casts or Support Hose (if medically necessary)  
Syringes  
Transportation Expenses (essential to medical care)  
Tuition Fee at Special School for Disabled Child  
Weight Loss Drugs (to treat specific disease)  
Wheelchair  
Wigs (hair loss due to disease)

## ELIGIBLE OTC MEDICAL SUPPLIES & MEDICINES: Require prescriptions and/or itemized receipt

Acne medications	Hearing aid batteries
Adult incontinence products (e.g. Depends)	Heat wraps (e.g. ThermaCare)
Allergy & sinus medications (Benadryl, Claritin, Sudafed)	Heating pads, hot water bottles
Anti-fungal medications (Lotramin AF)	Insulin & diabetic supplies
Anti-itch medications (Caladryl, Cortizone)	Lactose intolerance pills
Birth control products (e.g. prophylactics)	Medicine dropper/spoon
Cold sore medications	Motion sickness devices
Contact lens solutions	Nasal sprays for congestion (e.g. Afrin)
Cough, cold & flu medications	Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
Decongestants	Pre-natal vitamins
Denture adhesives	Sleeping aids
Diaper rash ointments	Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)
Ear supplies (e.g. ear plugs)	Suppositories
First aid supplies (e.g. band-aids)	Toothache relievers (e.g. Orajel)
Gastrointestinal aids (antacids, anti-diarrhea medicines, laxatives – non-fiber, nausea medications)	Topical ointments for gingivitis
Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)	Wart remover medications
	Yeast infection creams (e.g. Monistat)

Please note that this is not a complete list, but is intended to provide Plan participants with examples of OTC items that may be eligible.

## DUAL-PURPOSE ITEMS: require certification of medical necessity and/or itemized receipt

Calcium supplements	Hormone therapy
Fiber supplements	Joint supplements
Foot insoles	Nasal strips & snore relief (e.g. Breathe Right)
Herbal medicines	Vaporizers/humidifiers
Homeopathic remedies	Vitamins/minerals/supplements

To be reimbursed for these expenses, a completed claim form must be submitted to UAS along with one of the following:

- A customer receipt identifying the name of the person for whom the prescription applies, the date and amount of the purchase, and an Rx number; or
- A customer receipt that reflects the date and the amount of the purchase, along with a copy of the prescription.

## INELIGIBLE EXPENSES & INELIGIBLE OTCITEMS: The IRS does not allow the following expenses to be reimbursed. This list is not meant to be all-inclusive.

Baby diapers	Maternity Clothes
Contact Lens or Eyeglass Insurance	Mouthwashes
Cosmetic Surgery/Procedures	Over the Counter Medications (see reverse)
Cosmetics	Personal Trainers or Exercise Equipment
Dancing/Exercise/Fitness Programs	Shampoos
Deodorants	Soaps
Diaper Service	Sport energy liquids, bars, etc.
Electrolysis	Stay awake aids (e.g. No Doz)
Face creams	Suntan lotions
Feminine hygiene products	Swimming Lessons
Hair Loss Medication	Teeth whitening products
Hair removal products	Teeth Whitening/Bleaching
Hair Transplant	Toiletries
Health Club Dues	Tooth brush
Insect repellants	Toothpaste
Lip balms (e.g. Chapstick, Blistex)	Vitamins or Nutritional Supplements
Lotions/moisteners	Wrinkle reducers
Marriage Counseling	